

## In the Claims:

1. (Currently amended) A method where a promoter receives ~~mentions/advertisements~~ as a means of full or partial compensation from an product or service offering entity for each new account sign-up of end users generated by said promoter, ~~comprising where said mentions/advertisements appears in communications that are provided by the said offering entity either directly or indirectly (through a third party) to said end users, and comprising where said mentions/advertisements appear in communications between said offering entity and the said end users that were introduced or established through the efforts of said promoter, comprising:~~
  - a. ~~step for establishing providing a file comprising information comprising said mentions/advertisements for said promoter, resulting in file information;~~
  - b. ~~step for storing said file information on a computer readable medium;~~
  - c. ~~step for establishing providing a promoter code that cross references said promoter code to said file information, resulting in promoter coding information;~~
  - d. ~~step for storing said promoter coding information on a computer readable medium;~~
  - d. ~~step for distributing said account applications comprising said promoter code;~~
  - e. ~~step for processing redeemed applications comprising said promoter code;~~
  - f. ~~step for establishing said accounts for said end users based on said processing of said redeemed account applications comprising said promoter code;~~
  - and
  - g. ~~step for issuing communications to said end users of said accounts, where said communications comprise said file information comprising said~~

~~mentions/advertisements~~, as referenced by said promoter coding information,  
wherein said promoter is different than said offering entity and said offering entity  
is not a financial card merchant.

2. (Currently amended) The method of claim 1, ~~further comprising step for performing and~~  
~~or all method steps either directly wherein said method is conducted by~~ said offering  
entity, or indirectly by a third party ~~or third parties, where said third party or said third~~  
~~parties are associated with, retained by, referred by, or linked via Internet or intranet with~~  
said offering entity, or by any combination ~~or permutation~~ of said offering entity and said  
third party ~~or said third parties.~~
3. (Canceled).
4. (Currently Amended) The method of claim 1, ~~further comprising including step for~~  
~~enabling wherein said account~~ applications and said accounts ~~to comprise applications~~  
~~and accounts for any type of relate to a financial card account and wherein ; further~~  
~~comprising including step for enabling said communications to comprise anything~~  
~~relevant or non-relevant relate to the activity of said accounts; further comprising~~  
~~including step for enabling said applications, said accounts and/or said communications~~  
~~to allow or not allow said end users to receive or relate to~~ reminders, tips or suggestions  
selected from one selected from comprising: a health or non-health related reminders,  
tips, or suggestions; ~~non-health related reminders, tips, or suggestions; or a combination~~  
~~of health and non-health related reminders, tips or suggestions; further comprising~~  
~~including step for enabling said communications and said reminders, tips or suggestions~~  
~~to be conjoined, not conjoined but sent together, or sent separately; further comprising~~

~~including step for enabling said communications and/or said reminders, tips or suggestions to comprise one or more said mentions/or an advertisements.~~

5. (Currently amended) The method of claim 1, ~~further comprising including step for enabling said applications and said accounts to comprise applications and accounts for any type of service or product, wherein said service or said product uses, or may be adapted to use, an application process; further comprising including step for enabling said communications to comprise include anything relevant or non-relevant information selected from information related to the activity of said accounts; further comprising including step for enabling said applications, said accounts, and/or said communications to allow or not allow said end users to receive reminders, tips or suggestions comprising: health related reminders, tips or suggestions; non-health related reminders, tips or suggestions; said advertisements or any combination thereof of health and non-health related reminders, tips or suggestions; further comprising including step for enabling said communications and said reminders, tips or suggestions to be conjoined, not conjoined but sent together, or sent separately; further comprising including step for enabling said communications and/or said reminders, tips or suggestions to comprise one or more said mentions/advertisements.~~
6. (Currently amended) The method of claim 1, ~~further comprising including step for enabling said applications and said accounts to comprise applications and accounts for said end users to receive wherein said communication include advertisements from a primary advertising entity, or a third-party advertising entity; further comprising including step for enabling said communications to comprise said advertisements; further comprising including step for enabling said applications and/or said accounts to allow or~~

~~not allow for said end users to receive reminders, tips, or suggestions comprising: health related reminders, tips or suggestions; non health related reminders, tips or suggestions; or a combination of health and non health related reminders, tips or suggestions; further comprising including step for enabling said communications and said reminders, tips or suggestions to be conjoined, not conjoined but sent together, or sent separately; further comprising including step for enabling said communications and/or said reminders, tips or suggestions to comprise one or more said mentions/advertisements.~~

7. (Canceled).

8. (Canceled).

9. (Canceled).

10. (Canceled).

11. (Canceled).

12. (Canceled).

13. (Canceled).

14. (Currently amended) The method of claim 1, wherein said ~~further comprising including step for enabling said mentions/advertisements to continue to appears in said communications and/or said reminders, tips or suggestions for either the entire time that said account is kept in force by said end user or said offering entity, or for only a limited for a time period set by said offering entity~~ determined by any of the involved parties or by any other factor.

15. (Currently amended) The method of claim 1, ~~further comprising including step of enabling~~ wherein said offering entity ~~to levy charges~~ fees to said promoter for ~~any aspect of one selected from~~ maintaining, accessing, or modifying said file information.

16. (Canceled).

17. (Canceled).

18. (Canceled).

19. (Canceled).

20. (Currently amended) The method of claim 1, ~~further comprising including step for enabling listings of said accounts that are generated or established through the efforts of said promoter to allow for a file maintenance function wherein~~ said promoter may add, modify, revise, or delete information/messages/text that will appear in conjunction with, or in absence of said communications, and may appear in conjunction with, or in absence of said reminders, tips, and suggestions, and may appear in conjunction with, or in absence of said mentions/advertisements, in any combination or permutation; further comprising including step for enabling access to said file maintenance function to comprise any communicative means or embodiment that enables said file maintenance function to be performed; further comprising including step for enabling the management of said information/messages/text to comprise means for employing automation for any desired parameter or function; further comprising including step for enabling said offering entity to send a confirmation to said promoter confirming that said communications comprising said information/messages/text have been sent; further comprising including step for enabling said information/messages/text and said confirmation to comprise any communicative means or embodiment.

21. to 42. (Canceled).

43. (New) A system where a promoter receives advertisements as a means of full or partial compensation from a product or service offering entity for each new account sign-up of end users generated by said promoter, comprising:

- i. a system component for providing a file comprising said advertisements for said promoter;
- ii. a system component for storing said file on a computer readable medium;
- iii. a system component for providing a promoter code that cross references said promoter code to said file information on a computer readable medium;
- iv. a system distributing said account applications comprising said promoter code;
- v. a system component for processing redeemed applications comprising said promoter code;
- vi. a system component for establishing said accounts for said end users based on said processing of said redeemed account applications comprising said promoter code;

and

- vii. a system component for issuing communications to said end users of said accounts, where said communications comprise said file information comprising said advertisements, as referenced by said promoter coding information,

wherein said promoter is different than said offering entity and said offering entity is not a financial card merchant.

44. (New) The system of claim 43, wherein said method is conducted by said offering entity, or indirectly by a third party retained by, referred by, or linked via Internet or intranet with said offering entity, or by any combination of said offering entity and said third party.
45. (New) The system of claim 43, wherein said account applications and said accounts relate to a financial card account and wherein said communication relate to the activity of said account or relate to reminders, tips or suggestions selected from one selected from a health or non-health related reminder, tip, or suggestion or an advertisements.
46. (New) The system of claim 43, wherein said communication include information selected from information related to the activity of said accounts health related reminders, tips or suggestions; non-health related reminders, tips or suggestions; said advertisements or any combination thereof.
47. (New) The system of claim 43, wherein said communication include advertisements from a primary advertising entity or a third-party advertising entity.
48. (New) The system of claim 43, wherein said advertisement appears in said communications for a time period set by said offering entity.
49. (New) The system of claim 43, wherein said offering entity charges fees to said promoter for one selected from maintaining, accessing, or modifying said file information.
50. (New) The system of claim 43, wherein said promoter may add, modify, revise, or delete information that will appear in said communications.